Case 05-53362 Doc 1 Filed 10/13/05 Entered 10/13/05 19:40:48 Desc Main (Official Form 1) (12/03) Document Page 1 of 30

FORM B1 **United States Bankruptcy Court Voluntary Petition Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Peters, Robert C. All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): **AKA Bob Peters** Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): (if more than one, state all): xxx-xx-6791 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 3441 Emerson Franklin Park, IL 60131 County of Residence or of the County of Residence or of the Cook Principal Place of Business: Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) **Venue** (Check any applicable box) ■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. **Type of Debtor** (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which Individual(s) the Petition is Filed (Check one box) Railroad ☐ Stockbroker ☐ Chapter 11 ☐ Corporation ☐ Chapter 7 Chapter 13 ☐ Commodity Broker ☐ Chapter 12 ☐ Partnership ☐ Chapter 9 ☐ Clearing Bank ☐ Sec. 304 - Case ancillary to foreign proceeding ☐ Other Nature of Debts (Check one box) Filing Fee (Check one box) Consumer/Non-Business ☐ Business Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to individuals only.) Chapter 11 Small Business (Check all boxes that apply) Must attach signed application for the court's consideration ☐ Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. ☐ Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) *** Stuart B. Handelman 6195779 *** Statistical/Administrative Information (Estimates only) THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. ■ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 1-15 100-199 200-999 16-49 50-99 1000-over Estimated Assets \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to More than \$50,000 \$100,000 \$1 million \$10 million \$50 million \$100 million \$100 million \$500,000 П П П П П П Estimated Debts \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to \$50.001 to \$100.001 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million П П П П П

(Official Form Cases) 5-53362 Doc 1 Filed 10/13/05	Entered 10/13/05 19:40	:48 Desc Main				
Voluntary Petition Document	Nage 12:10fr30	FORM B1, Page 2				
(This page must be completed and filed in every case)	Peters, Robert C.					
Prior Bankruptcy Case Filed Within Last 6						
Location	Case Number:	Date Filed:				
Where Filed: - None -						
Pending Bankruptcy Case Filed by any Spouse, Partner, or	-					
Name of Debtor:	Case Number:	Date Filed:				
- None -						
District:	Relationship:	Judge:				
Signa	atures					
Signature(s) of Debtor(s) (Individual/Joint)		hibit A				
I declare under penalty of perjury that the information provided in this petition is true and correct.	(To be completed if debtor is require 10K and 10O) with the Securities an	ed to file periodic reports (e.g., forms d Exchange Commission pursuant to				
[If petitioner is an individual whose debts are primarily consumer debts	Section 13 or 15(d) of the Securities					
and has chosen to file under chapter 7] I am aware that I may proceed	requesting relief under chapter 11)	Č				
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	☐ Exhibit A is attached and mad	e a part of this petition.				
the relief available under each such chapter, and choose to proceed under chapter 7.		hibit B				
I request relief in accordance with the chapter of title 11, United States		debtor is an individual				
Code, specified in this petition.	whose debts are pri I, the attorney for the petitioner nam	marily consumer debts)				
T	that I have informed the petitioner th					
X /s/ Robert C. Peters	chapter 7, 11, 12, or 13 of title 11, U	nited States Code, and have				
Signature of Debtor Robert C. Peters	explained the relief available under	each such chapter.				
X	X <u>/s/ Stuart B. Handelman</u>	October 13, 2005				
Signature of Joint Debtor	Signature of Attorney for Debto	r(s) Date				
	Stuart B. Handelman	-:L:4 C				
Telephone Number (If not represented by attorney)	Does the debtor own or have posses	hibit C				
October 13, 2005	a threat of imminent and identifiable					
Date	safety?					
Signature of Attorney	Yes, and Exhibit C is attached	and made a part of this petition.				
X /s/ Stuart B. Handelman	■ No					
Signature of Attorney for Debtor(s)	_	torney Petition Preparer				
Stuart B. Handelman 6195779	I certify that I am a bankruptcy petit					
Printed Name of Attorney for Debtor(s)	§ 110, that I prepared this document provided the debtor with a copy of the state o					
The Law Offices of Stuart B. Handelman, P.C.	provided the decisir with a copy of the					
Firm Name	Printed Name of Bankruptcy Petition Preparer					
332 S. Michigan Avenue, Suite 1020	1 3	•				
Chicago, IL 60604	Social Security Number (Require	red by 11 U.S.C. 8 110(c).)				
Address	Social Security Transcer (Frequi	11 0.0.0.3 110(0).)				
Email: shandelman@sbhpc.net (312) 360-0500 Fax: (312) 360-1033		l				
Telephone Number	Address					
October 13, 2005	Address					
Date		bers of all other individuals who				
Simulations of Daldan (Commandian (Danta and in)	prepared or assisted in preparing	g this document:				
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this						
petition is true and correct, and that I have been authorized to file this		l				
petition on behalf of the debtor.	If many then one negron many	d this decomment attach additional				
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		d this document, attach additional oriate official form for each person.				
		_				
X	Signature of Bankruptcy Petition	n Prenarer				
Signature of Authorized Individual	Signature of Dankiuptcy Fettio.	ii i icpaici				
Dividad CA di Cara di	Date					
Printed Name of Authorized Individual	Date	l				
THE CARLES IN PARTY.	A bankruptcy petition preparer's					
Title of Authorized Individual	provisions of title 11 and the Fe Procedure may result in fines or					
Data	U.S.C. § 110; 18 U.S.C. § 156.	implisonment of both. 11				
Date	•					

Case 05-53362 Doc 1 Filed 10/13/05 Entered 10/13/05 19:40:48 Desc Main Document Page 3 of 30 United States Bankruptcy Court Northern District of Illinois

In re	Robert C. Peters		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPEN	SATION OF ATTOR	RNEY FOR DE	EBTOR(S)	
С	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy	, or agreed to be pai	d to me, for services	
	For legal services, I have agreed to accept		\$	2,200.00	
	Prior to the filing of this statement I have received		\$	2,200.00	
	Balance Due		\$	0.00	
2. \$	5 194.00 of the filing fee has been paid.				
3. Т	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. Т	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5. I	■ I have not agreed to share the above-disclosed compet	nsation with any other person	unless they are mem	bers and associates o	f my law firm.
ſ	☐ I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name				y law firm. A
a b c	n return for the above-disclosed fee, I have agreed to rend. Analysis of the debtor's financial situation, and renderic. Preparation and filing of any petition, schedules, stater. Representation of the debtor at the meeting of creditors. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on hour	ing advice to the debtor in determent of affairs and plan which and confirmation hearing, arreduce to market value; ons as needed; preparati	ermining whether to may be required; and any adjourned hea exemption plann	file a petition in bank rings thereof; ing; preparation	and filing of
7. E	By agreement with the debtor(s), the above-disclosed fee on Representation of the debtors in any disconnection any other adversary proceeding; anticipation and the second	chargeability actions, judi	icial lien avoidand	ces, relief from sta motions.	ay actions or
		CERTIFICATION			
	certify that the foregoing is a complete statement of any	y agreement or arrangement fo	or payment to me for	r representation of th	e debtor(s) in
Dated	: October 13, 2005	/s/ Stuart B. Hand	lelman		
		Stuart B. Handelr The Law Offices of 332 S. Michigan A Chicago, IL 60604 (312) 360-0500 F	man of Stuart B. Hande Avenue, Suite 102 4 fax: (312) 360-103	0	
		shandelman@sb		-	

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In re	Robert C. Peters		Case No	
_		Debtor	•	

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Timeshare	e with Westgate Vacations			9,500.00	0.00
	Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **9,500.00** (Total of this page)

Total > 9,500.00

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In re	Robert C. Peters	Case No	
_		,	
		Debtor	

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

 $Do \ not \ list \ interests \ in \ executory \ contracts \ and \ unexpired \ leases \ on \ this \ schedule. \ List \ them \ in \ Schedule \ G \ - \ Executory \ Contracts \ and \ Unexpired \ Leases.$

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O Description and Location of Proper E	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	TCF Bank Checking Account	-	1,100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods and Furnishings In debtor's possession	-	350.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing In debtor's possession	-	100.00
7.	Furs and jewelry.	X		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Term Life Insurance Policy through Union	-	0.00
			Sub-Tota (Total of this page)	al > 1,550.00

² continuation sheets attached to the Schedule of Personal Property

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In 1	re Robert C. Peters		Case No.	
		Debtor		
		SCHEDULE B. PERSONAL PROPE (Continuation Sheet)	ERTY	
	Type of Property	N O Description and Location of Proper E	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	Annuities. Itemize and name each issuer.	Х		
	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	Union Pension	-	54,000.00
	Stock and interests in incorporated and unincorporated businesses. Itemize.	X		
	Interests in partnerships or joint ventures. Itemize.	X		
	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X		
15.	Accounts receivable.	X		
	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x		
	Other liquidated debts owing debtor including tax refunds. Give particulars.	X		
	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X		
	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X		
			Sub-Tota (Total of this page)	al > 54,000.00

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Sheet <u>1</u> of <u>2</u> continuation sheets attached

to the Schedule of Personal Property

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In 1	re Robert C. Peters		,	ase No.	
			Debtor		
		SCHEDU	LE B. PERSONAL PROPERT	\mathbf{Y}	
			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemptio
	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
	Patents, copyrights, and other intellectual property. Give particulars.	X			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
	Automobiles, trucks, trailers, and other vehicles and accessories.	Ford: 20 In debtor	01 Ford Explorer r's possession	-	11,165.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
	Office equipment, furnishings, and supplies.	X			
	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
	Crops - growing or harvested. Give particulars.	X			
	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
	Other personal property of any kind not already listed.	X			

Sub-Total >
(Total of this page)
Total >

11,165.00

10tai>

66,715.00

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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In re	Robert C. Peters	Case No.
•		Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

	and the second s		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Ac	counts Certificates of Denosit		
TCF Bank Checking Account	735 ILCS 5/12-1001(b)	1,100.00	1,100.00
Household Goods and Furnishings Household Goods and Furnishings In debtor's possession	735 ILCS 5/12-1001(b)	350.00	350.00
Wearing Apparel Clothing In debtor's possession	735 ILCS 5/12-1001(a)	100.00	100.00
Interests in IRA, ERISA, Keogh, or Other Union Pension	Pension or Profit Sharing Plans 735 ILCS 5/12-704	100%	54,000.00

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Form B6D (12/03)

In re	Robert C. Peters	Case No.	
-		Debtor ,	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D

— eneck and box it debtor has no election		,1011	is secured claims to report on this senedule B.					
CDEDITORIS NAME	C	Hu	sband, Wife, Joint, or Community	CO	N	D	AMOUNT OF	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C 1 M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	NT I NG E N	THOULDAL	SPUTE	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. xxxx3734			Lien on Vehicle	Т	T E D			
Creditor #: 1 Ford Motor Credit Company P.O. Box 64400 Colorado Springs, CO 80962-4400	x	-	Ford: 2001 Ford Explorer In debtor's possession TO BE PAID INSIDE PLAN		D			
			Value \$ 11,165.00				13,160.00	1,995.00
Account No.			Value \$ Value \$					
Account No.	T			Ħ				
	$oldsymbol{ol}}}}}}}}}}}}}$		Value \$					
continuation sheets attached			S (Total of t	ubto nis p			13,160.00	
			(Report on Summary of Sc		ota ule		13,160.00	

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Form B6E (04/05)

In re	Robert C. Peters	Case No.	
-		Debtor	

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

"Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled columns.) Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules. ☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3), as amended by § 1401 of Pub L. 109-8. ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). ☐ Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). ☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). ■ Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8). ☐ Commitments to Maintain the Capital of an Insured Depository Institution of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors

continuation sheets attached

^{*}Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Form B6E - Cont. (04/05)

In re	Robert C. Peters	Case No
		,
		Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGEN	UNLIQUIDA	E	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No. xxx-xx-6791 Creditor #: 1 Illinois Department of Revenue Bankruptcy Section Level 7-425 100 W. Randolph Street Chicago, IL 60601		_	2004 State Income Taxes	Т	D A T E D			
Account No. xxx-xx-6791 Creditor #: 2 Internal Revenue Service 230 S. Dearborn Street Mail Stop 5010 CHI Chicago, IL 60604		-	2004 Federal Income Taxes				548.00	548.00
Account No.							10,974.00	10,974.00
Account No.								
Account No.								
Account No.								
Sheet 1 of 1 continuation sheets atta Schedule of Creditors Holding Unsecured Prior)	his			11,522.00	
			(Report on Summary of Sc		ota lule		11,522.00	

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Form B6F (12/03)

In re	Robert C. Peters		Case No.	
_		Debtor	,	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C		C C N T I N G E N	UN L I QUI D	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx6014			Opened 10/01/97	T	T		
Creditor #: 1 Capital One P.O. Box 85167 Richmond, VA 23285		-	Credit Card		ED		4,440.00
Account No. xxxx-xxxx-0233 Creditor #: 2 Capital One P.O. Box 85167 Richmond, VA 23285		_	Opened 9/01/00 Credit Card				
							1,048.00
Account No. xxxx-xxxx-xxxx-0674 Creditor #: 3 Capital One P.O. Box 85167 Richmond, VA 23285		-	Opened 3/01/02 Credit Card				
							433.00
Account No. xxxxxxxxxxxx4702 Creditor #: 4 Chase 800 Brooksedge Blvd. Westerville, OH 43081		_	Opened 7/01/79 Credit Card				2 255 22
					\perp		3,255.00
3 continuation sheets attached			(Total	Sub of this			9,176.00

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Form B6F - Cont. (12/03)

In re	Robert C. Peters		Case No	
_		Debtor		

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

				_	_	_	_	
CREDITOR'S NAME, AND MAILING ADDRESS	000	Н	Isband, Wife, Joint, or Community	CONT	U N L	D I S	3	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C 1 M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NGENT	QU	P U T E D	! :	AMOUNT OF CLAIM
Account No. xxxxx2741			Opened 1/01/01] `	T E D		Ī	
Creditor #: 5 Citgo P.O. Box 6003		_	Credit Card		D		1	
Hagerstown, MD 21747								
								68.00
Account No. xxx-xx-6791			Opened 5/01/04	Т	Г		T	
Creditor #: 6 Citibank Student Loan			Student Loan TO BE PAID INSIDE PLAN					
701 E. 60th Street N		-						
Sioux Falls, SD 57104								
								16,511.00
Account No. xxxx-xxxx-y244			Credit card	T	T		1	
Creditor #: 7								
Discover Card P.O. Box 15192		-						
Wilmington, DE 19850-5192								
								4,388.00
Account No. xxxx-xxxx-xxxx-5277	-		Opened 6/01/00	+	╁	ŀ	+	4,300.00
Creditor #: 8	1		Credit card					
Emerge								
P.O. Box 105655 Atlanta, GA 30348-5655		-						
				L	L		1	2,244.26
Account No. xxxxxxxx5130	-		Opened 5/01/79 Credit Card					
Creditor #: 9 Exxon Mobil			oredit Card					
P.O. Box 981400		-						
El Paso, TX 79998								
								96.00
Sheet no. 1 of 3 sheets attached to Schedule of				Sub	tota	al	\top	22 207 26
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)		23,307.26

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Form B6F - Cont. (12/03)

In re	Robert C. Peters	Case No	
_	•	Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H C	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGEN	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Loan	Т	E		
Creditor #: 10 James Capone 4833 W. Gregory Chicago, IL 60630		-			D		4,000.00
Account No. xxxxxxxxxxxx5996	T	T	Opened 12/01/01		T		
Creditor #: 11 Menards 90 Christiana Road New Castle, DE 19720		-	Charge Account				0.700.00
							3,789.00
Account No. xxx-xx-6791 Creditor #: 12 Sallie Mae Servicing Corp. P.O. Box 9500 Wilkes-Barre, PA 18773-9500		-	Opened 8/01/02 Student Loan TO BE PAID INSIDE PLAN				12,607.00
Account No. xxx8102	t		Opened 2/01/05		T		
Creditor #: 13 SBC - Ameritech Consumer Bankruptcy Center P.O. Box 769 Arlington, TX 76004-0769		-	Telephone				127.00
Account No.	Ī		Encore Receivable Management		T		
Representing: SBC - Ameritech Consumer			400 Rogers N Road P.O. Box 3330 Olathe, KS 66063-3330				
Sheet no. 2 of 3 sheets attached to Schedule of	-4	_		Sub	tota	ıl	20 522 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	20,523.00

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Form B6F - Cont. (12/03)

In re	Robert C. Peters	Case No.
-		Debtor ,

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	1	1			1	Тъ	<u>. T</u>	
CREDITOR'S NAME, AND MAILING ADDRESS	CODEBTOR	Н	sband, Wife, Joint, or Community	CONT	DZLLQD.	I S	3	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B	W	CONSIDERATION FOR CLAIM. IF CLAIM	11	l Q	P	֡֝֟֝֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	AMOUNT OF CLAIM
(See instructions.)	O R	c	IS SUBJECT TO SETOFF, SO STATE.	N G E N T				AMOUNT OF CLAIM
Account No. xxx-xx-6791	┢	H	Notice Only	T	D A T E D		ŀ	
Creditor #: 14					D	\perp	4	
U.S. Atty for Northern Dist IL (For Sallie Mae)		_						
219 S. Dearborn Street, 5th Fl								
Chicago, IL 60604								
							_	0.00
Account No.								
Account No.	l				\vdash	\perp	+	
	1							
Account No.								
A constant	_			_	-	+	4	
Account No.	\mathbf{I}							
Sheet no. 3 of 3 sheets attached to Schedule of		1		Sub	tota	L il	+	
Creditors Holding Unsecured Nonpriority Claims			(Total of t)	0.00
					Γota		ļ	
			(Report on Summary of So	che	dule	es)	, [53,006.26

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In re	Robert C. Peters	Case No.
-	Debtor	
	SCHEDULE G. EXECUTORY CONTRACTS A	ND UNEXPIRED LEASES
D	escribe all executory contracts of any nature and all unexpired leases of real or p	ersonal property. Include any timeshare interests.

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

o continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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In re	Robert C. Peters	Case No
		Debtor
	SCHEI	OULE H. CODEBTORS
debto repor immo	or in the schedules of creditors. Include all guarantors and	on or entity, other than a spouse in a joint case, that is also liable on any debts listed by d co-signers. In community property states, a married debtor not filing a joint case should this schedule. Include all names used by the nondebtor spouse during the six years
	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	Antoinette Peters 5422 W. Grace Chicago, IL 60641	Ford Motor Credit Company P.O. Box 64400 Colorado Springs, CO 80962-4400

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Form B6I (12/03)

In re	Robert C. Peters		Case No.	
		Debtor(s)		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

whether or not a joint petition is in	ned, unless the spouses are separated and a joint petition				
Debtor's Marital Status:	DEPENDENTS OF DEBT	TOR AND	SPOUSE		
Separated	RELATIONSHIP None.	AGE			
EMPLOYMENT	DEBTOR		SPOUSE		
	Engineer		DI OCDE		
1	332 Properties, LLC.				
	29 years				
Address of Employer	332 S. Michigan Ave. Chicago, IL 60604				
INCOME: (Estimate of average	monthly income)		DEBTOR		SPOUSE
Current monthly gross wages, sal	ary, and commissions (pro rate if not paid monthly)	\$	4,790.40	\$	N/A
Estimated monthly overtime		\$	0.00	\$	N/A
SUBTOTAL		\$	4,790.40	\$	N/A
LESS PAYROLL DEDUCT	IONS				
a. Payroll taxes and social se	ecurity	\$	798.40	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$ <u></u>	0.00	\$	N/A
d. Other (Specify)		\$ <u></u>	0.00	\$_	N/A
		\$ _	0.00	\$	N/A
SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	798.40	\$	N/A
TOTAL NET MONTHLY TAKE	E HOME PAY	\$	3,992.00	\$	N/A
Regular income from operation o	f business or profession or farm (attach detailed stateme	ent) \$	0.00	\$	N/A
Income from real property	•	\$	0.00	\$	N/A
Interest and dividends		\$	0.00	\$	N/A
	t payments payable to the debtor for the debtor's use or				
of dependents listed above		\$	0.00	\$	N/A
Social security or other governme	ent assistance	Φ.	0.00	Φ.	N1/A
(Specify)		\$_	0.00	\$	N/A
- · · · · ·		\$_	0.00	\$	N/A
Pension or retirement income Other monthly income		\$	0.00	y	N/A
(Cma sifu)		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
TOTAL MONTHLY INCOME		\$	3,992.00	\$	N/A
TOTAL COMBINED MONTHL	Y INCOME \$ 3,992.00	(Rep	ort also on Sun	nmary o	of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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In re	Robert C. Peters	Case No.	
		Debtor(s)	

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debexpenditures labeled "Spouse."	tor's spouse maintains a se	parate household. C	omplete a separate	schedule of
Rent or home mortgage payment (include lot rented	for mobile home)		\$	800.00
Are real estate taxes included?		No X		
Is property insurance included?	Yes Yes	No X		
Utilities: Electricity and heating fuel			\$	0.00
Water and sewer			\$	0.00
Telephone			\$	0.00
Other Cellular Phone			\$	55.00
Home maintenance (repairs and upkeep)			\$	0.00
Food			\$	325.00
Clothing			\$	100.00
Laundry and dry cleaning			\$	25.00
Medical and dental expenses			\$	437.00
Transportation (not including car payments)			\$	250.00
Recreation, clubs and entertainment, newspapers, ma	agazines, etc.		\$	0.00
Charitable contributions	agazmes, etc.		\$	0.00
Insurance (not deducted from wages or included in h	nome mortgage payments)		Ψ	
Homeowner's or renter's	iome morigage payments,		\$	0.00
Life			\$ 	0.00
Health			\$ 	0.00
Auto			\$ 	120.00
Other			\$ 	0.00
Taxes (not deducted from wages or included in hom	a mortgaga navmants)		_ Ψ	
(Specify)	e mortgage payments)		\$	0.00
Installment payments: (In chapter 12 and 13 cases, d	o not list normants to be	maludad in the mlan)		0.00
	o not list payments to be i	nciuded in the plan.)		0.00
Auto			\$	0.00
			_	
			_	0.00
Other			_ \$	0.00
Alimony, maintenance, and support paid to others			\$	0.00
Payments for support of additional dependents not li			\$	0.00
Regular expenses from operation of business, profes	sion, or farm (attach detail	led statement)	\$	0.00
Other See Detailed Expense Attachment			_ \$	380.00
TOTAL MONTHLY EXPENSES (Report also on S	ummary of Schedules)		\$	2,492.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]	•			
Provide the information requested below, including vother regular interval.	whether plan payments are	to be made bi-weekl	y, monthly, annual	ly, or at some
A. Total projected monthly income			\$	3,992.00
B. Total projected monthly expenses			\$	2,492.00
C. Excess income (A minus B)			\$	1,500.00
D. Total amount to be paid into plan each	Monthly		\$	1,500.00
The first terms with the first terms and the first terms are the f	(interval)			,

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In re	Robert C. Peters		Document	Page 20 of 30	Case No.		
			Γ	Debtor(s)	_		

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Expenditures:

Auto Repairs & Maintenance	\$	80.00
Parking	<u> </u>	260.00
Tolls	\$	40.00
Total Other Expenditures	\$	380.00

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Form 7 (12/03)

United States Bankruptcy Court Northern District of Illinois

In re	Robert C. Peters		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)
\$54,530.00 Employment, 2005
\$93,389.00 Employment, 2004
\$78,368.97 Employment, 2003

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Ford Motor Credit Company P.O. Box 64400

DATES OF **PAYMENTS** last 3 months

AMOUNT PAID \$0.00

AMOUNT STILL **OWING** \$13,160,00

2

Colorado Springs, CO 80962-4400

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Peters v. Peters

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Divorce 04 D 323

Circuit Court of Cook County, Pending

Illinois

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION.

NAME AND ADDRESS OF CREDITOR OR SELLER

FORECLOSURE SALE. TRANSFER OR RETURN DESCRIPTION AND VALUE OF

PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

3

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

The Law Offices of Stuart B. Handelman, 332 S. Michigan Avenue, Suite 1020 Chicago, IL 60604

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR August 2005 - September 2005

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$2,200.00

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

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11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

NAME AND ADDRESS OF INSTITUTION

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year

immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the

commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE I.AW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

18. Nature, location and name of business

None

NAME

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

TAXPAYER **BEGINNING AND ENDING** I.D. NO. (EIN) **ADDRESS** NATURE OF BUSINESS DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	October 13, 2005	Signature	/s/ Robert C. Peters	
			Robert C. Peters	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court Northern District of Illinois

In re	Robert C. Peters		Case No	
-		Debtor	•,	
			Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	9,500.00		
B - Personal Property	Yes	3	66,715.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		13,160.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		11,522.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		53,006.26	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,992.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,492.00
Total Number of Sheets of ALL S	Schedules	17			
	Т	otal Assets	76,215.00		
			Total Liabilities	77,688.26	

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United States Bankruptcy Court Northern District of Illinois

re Robert C. Peters				Case No.	
			Debtor(s)	Chapter	13
	DECLARATIO	ON CONCERN	ING DEBTO	R'S SCHEDUL	ES
DEC	I ADATION UNI	DED DENIAL TW.	E DED HIDV DX	Y INDIVIDUAL D	EDTAD
DEC	LARATION UNL	JER PENALIY C	F PERJUKY BY	I INDIVIDUAL D	EBIUK
			0 0	ummary and schedu	
knowledge, information		ry page plus 1], an	d that they are tru	e and correct to the	best of my
imo wiedge, imerim	mon, and conci.				
0-1-110 0005					
October 13, 2005		Signature	/s/ Robert C. Pe		
			Robert C. Peter	S	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Debtor

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United States Bankruptcy Court Northern District of Illinois

In re	Robert C. Peters		Case No.		
		Debtor(s)	Chapter 13		
	VERIFICATION OF CREDITOR MATRIX				
		Number of	Creditors:	20	
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	October 13, 2005	/s/ Robert C. Peters Robert C. Peters			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

/s/ Robert C. Peters	October 13, 2005	
Debtor's Signature	Date	Case Number

I, the debtor, affirm that I have read this notice.